



Seeking to put God's love into action, Habitat for Humanity-MidOhio brings people together to *inspire* hope, *build* homes, *empower* families, and *develop* communities.



Serving Partner Families Since 1987

Empowering Families

Habitat for Humanity-MidOhio has spent over three decades bringing the dream of homeownership to families in need.

Habitat MidOhio's partners, donors, and volunteers have played a significant role in rekindling hope for more than 400 families living in central Ohio through new home construction, rehabs, and home repairs.

Habitat MidOhio's program is designed to be *a hand up, not a hand out*, to families in need. Houses are not free. Qualified homeowners buy their homes with a 0% interest mortgage held by Habitat MidOhio.

Through hard work, commitment, and hundreds of hours of sweat equity, Habitat MidOhio partner families are breaking the cycle of poverty, creating a brighter future for themselves and their children.

Habitat for Humanity-MidOhio is an affiliate of Habitat for Humanity International, a global nonprofit, ecumenical Christian housing organization.

FOR MORE INFORMATION ABOUT HABITAT FOR HUMANITY-MIDOHIO'S HOMEOWNERSHIP PROGRAM OR TO ATTEND AN UPCOMING HOMEOWNER ORIENTATION, PLEASE CONTACT US:

AEP Family & Program Center
6665 Busch Boulevard, Columbus, Ohio 43229

Website

www.HabitatMidOhio.org

e-mail

buildyourdream@HabitatMidOhio.org

Call

(614) 484-1966

Follow us online at:



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Homeownership PROGRAM

Homeownership Qualifications

> Need

You must demonstrate that your current housing is inadequate, unsafe, unaffordable or unhealthy. You may also qualify if you live in subsidized housing. You and your family will be considered if your income is 30-60% of the Area Median Income (AMI). AMI is determined by the number of people in your household.

> Ability to pay

You must demonstrate your ability to pay a monthly mortgage payment. This monthly amount will include your house payment, homeowner's insurance and taxes. This requires satisfactory credit* and a stable income.

> Willingness to partner

Are you willing to invest 200-250 in Sweat Equity hours? This time is spent assisting with construction, attending required classes and other activities for 12-18 months. Such requirement may involve 20-30 hours per month of extra work in addition to your current employment.



**Homeowner Orientation Meetings
are Held Monthly**

In Columbus & Franklin County . . .
6665 Busch Boulevard in Columbus
 Third Saturday at 10:00 A.M. (every month)
 First Thursday at 6:00 P.M.
(see website for upcoming dates)

In Newark & Licking County . . .
101 W Main Street (Library) in Newark
 Second Thursday at 6:00 P.M.

For consideration, applicants must have a valid photo ID and Social Security card

The following interpretation services are available:
 Language, American Sign Language and TTY/TTD/TTT

Should you have questions or require translation services, please e-mail:
BuildYourDream@HabitatMidOhio.org
 or call:
 (614) 484-1966 * (614) 364-7014

2018 Homeownership Program Guidelines

	30% AMI MONTHLY MIN.	60% AMI MONTHLY MAX.
(1) FAMILY OF ONE	\$1,338	\$2,675
(2) FAMILY OF TWO	\$1,529	\$3,060
(3) FAMILY OF THREE	\$1,721	\$3,440
(4) FAMILY OF FOUR	\$1,908	\$3,820
(5) FAMILY OF FIVE	\$2,063	\$4,130
(6) FAMILY OF SIX	\$2,217	\$4,435
(7) FAMILY OF SEVEN	\$2,367	\$4,740
(8) FAMILY OF EIGHT	\$2,521	\$5,045

**Filing for bankruptcy does not disqualify you BUT we require that the bankruptcy be fully discharged by the court for a minimum of two years.*



**Veterans
Build
Program**

Are you a U.S. Veteran?

Ask about our Veterans Build Program that provides an additional mortgage discount based on years of service.